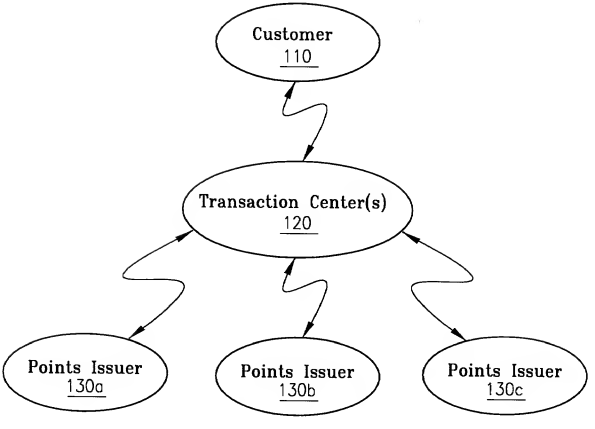
FIG. 1


Customer
110
Transaction Center(s)
120
Points Issuer
130a
Points Issuer
130b
Points Issuer
130c
100

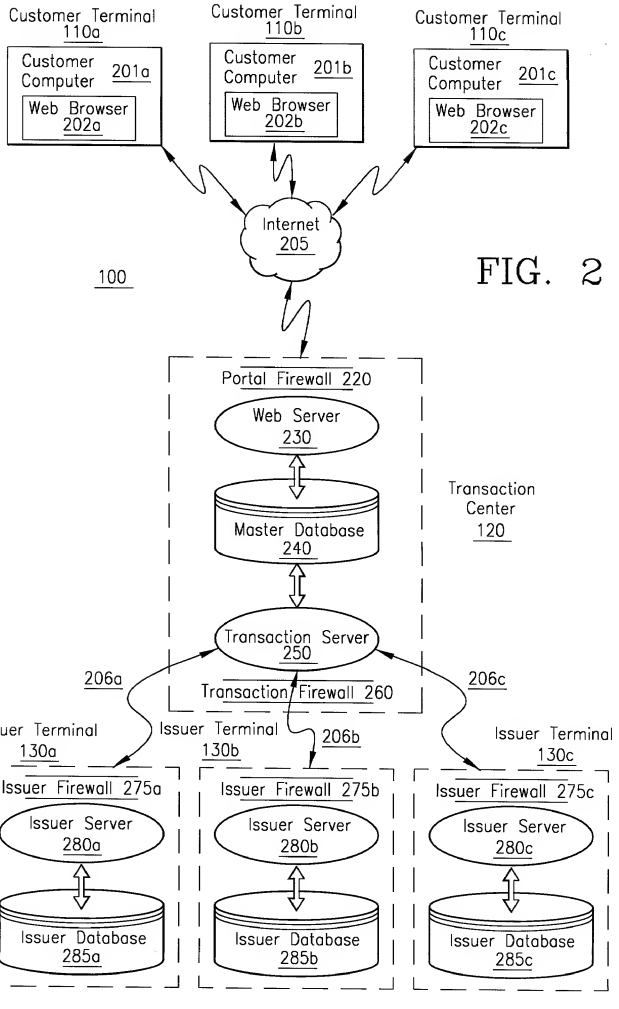

Customer Terminal
110a
Customer Computer 201a
Web Browser 202a
Customer Terminal
110b
Customer Computer 201b
Web Browser 202b
Customer Terminal
110c
Customer Computer 201c
Web Browser 202c
Internet 205
100
Portal Firewall 220
Web Server 230
Master Database 240
Transaction Center 120
Transaction Server 250
Transaction Firewall 260
206a
206b
206c
Issuer Terminal 130a
Issuer Terminal 130b
Issuer Terminal 130c
Issuer Firewall 275a
Issuer Server 280a
Issuer Database 285a
Issuer Firewall 275b
Issuer Server 280b
Issuer Database 285b
Issuer Firewall 275c
Issuer Server 280c
Issuer Database 285c

FIG. 2

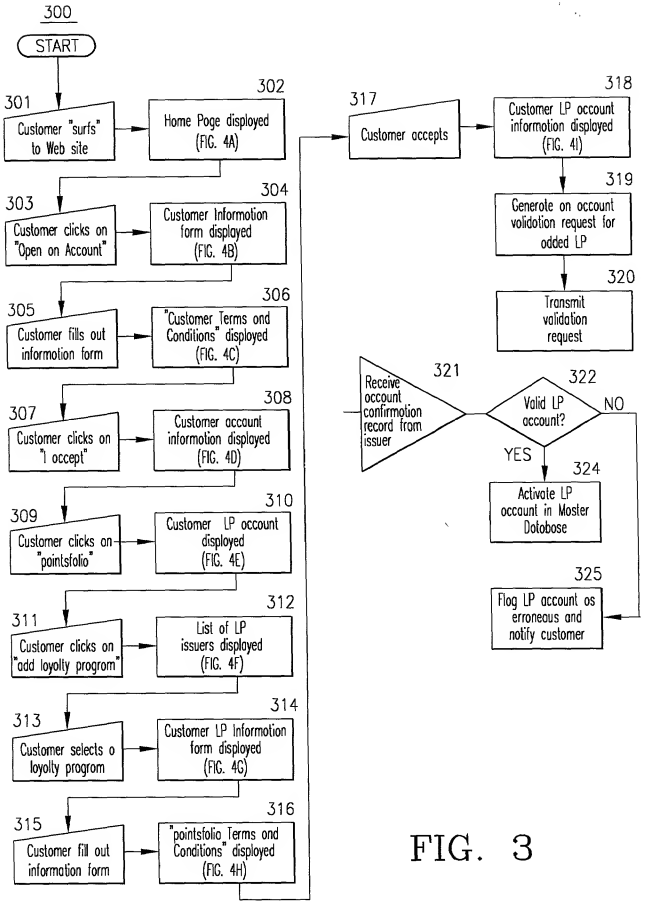

300
START
301
Customer "surfs" to Web site
302
Home Poge displayed (FIG. 4A)
303
Customer clicks on "Open on Account"
304
Customer Information form displayed (FIG. 4B)
305
Customer fills out information form
306
"Customer Terms ond Conditions" displayed (FIG. 4C)
307
Customer clicks on "I accept"
308
Customer account information displayed (FIG. 4D)
309
Customer clicks on "pointsfolio"
310
Customer LP account displayed (FIG. 4E)
311
Customer clicks on "add loyalty program"
312
List of LP issuers displayed (FIG. 4F)
313
Customer selects o loyalty program
314
Customer LP Information form displayed (FIG. 4G)
315
Customer fill out information form
316
"pointsfolio Terms ond Conditions" displayed (FIG. 4H)
317
Customer accepts
318
Customer LP account information displayed (FIG. 4I)
319
Generate on account validation request for added LP
320
Transmit validation request
321
Receive account confirmation record from issuer
322
Valid LP account?
NO
YES
324
Activate LP account in Master Database
325
Flag LP account as erroneous and notify customer

FIG. 3

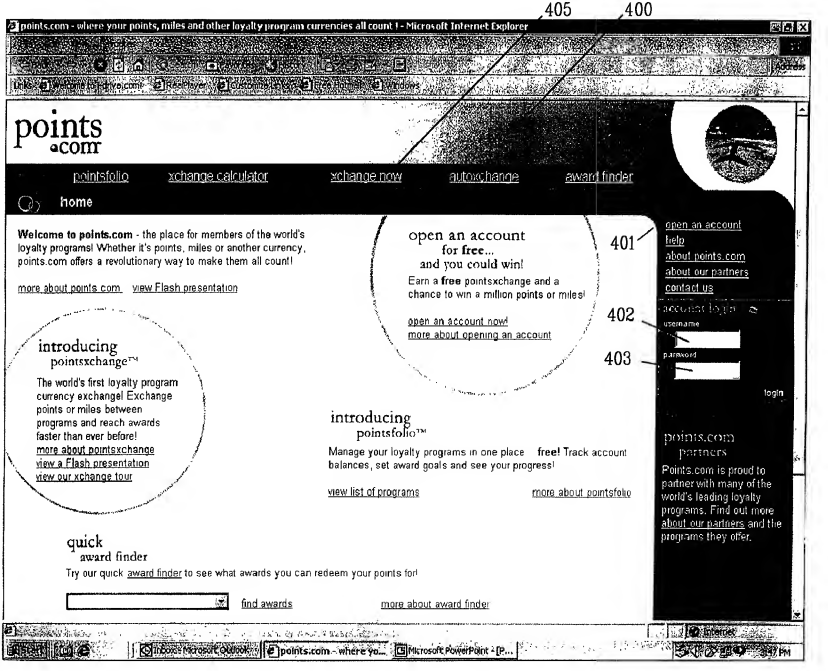

405
400
points.com - where your points, miles and other loyalty program currencies all count ! - Microsoft Internet Explorer
points .com
pointsfolio
xchange calculator
xchange now
autoxchange
award finder
home
Welcome to points.com - the place for members of the world's loyalty programs! Whether it's points, miles or another currency, points.com offers a revolutionary way to make them all count!
more about points.com
view Flash presentation
open an account for free... and you could win!
Earn a free pointsxchange and a chance to win a million points or miles!
open an account now!
more about opening an account
401
402
403
open an account
help
about points.com
about our partners
contact us
account login
username
password
login
introducing pointsxchange™
The world's first loyalty program currency exchange! Exchange points or miles between programs and reach awards faster than ever before!
more about pointsxchange
view a Flash presentation
view our xchange tour
introducing pointsfolio™
Manage your loyalty programs in one place free! Track account balances, set award goals and see your progress!
view list of programs
more about pointsfolio
points.com partners
Points.com is proud to partner with many of the world's leading loyalty programs. Find out more about our partners and the programs they offer.
quick award finder
Try our quick award finder to see what awards you can redeem your points for!
find awards
more about award finder
points.com - where yo...
Microsoft PowerPoint - [P...
7:47 PM

FIG. 4A

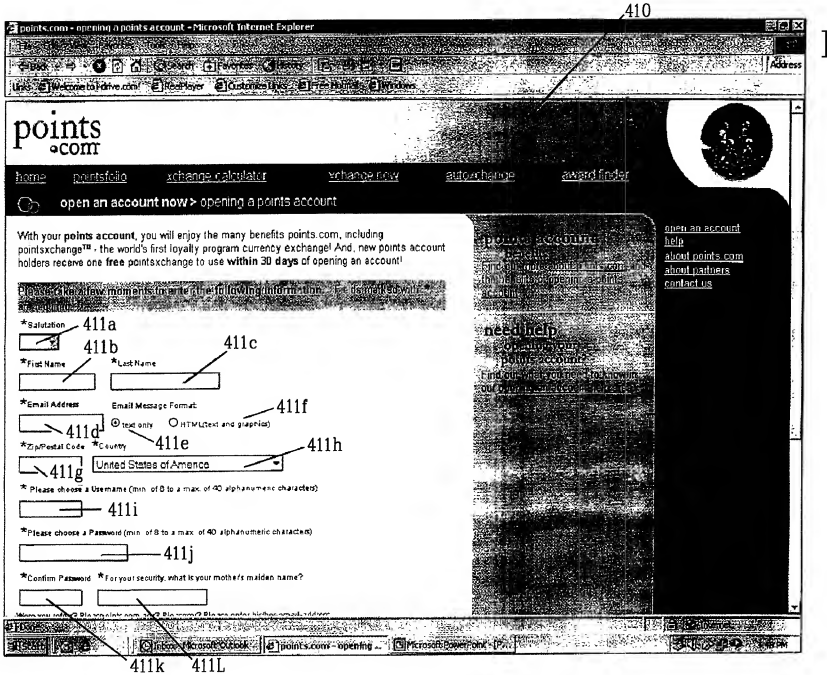

410
points.com - opening a points account - Microsoft Internet Explorer
points .com
home
pointsfolio
xchange calculator
xchange now
autoxchange
award finder
open an account now > opening a points account
With your points account, you will enjoy the many benefits points.com, including pointsxchange™ - the world's first loyalty program currency exchange! And, new points account holders receive one free pointsxchange to use within 30 days of opening an account!
*Salutation
411a
411b
411c
*First Name
*Last Name
*Email Address
Email Message Format
411f
text only
HTML(text and graphics)
411d
*Zip/Postal Code
*Country
411e
411h
411g
United States of America
* Please choose a Username (min of 8 to a max of 40 alphanumeric characters)
411i
*Please choose a Password (min of 8 to a max of 40 alphanumeric characters)
411j
*Confirm Password
*For your security, what is your mother's maiden name?
411k
411L
open an account
help
about points.com
about partners
contact us

FIG. 4B

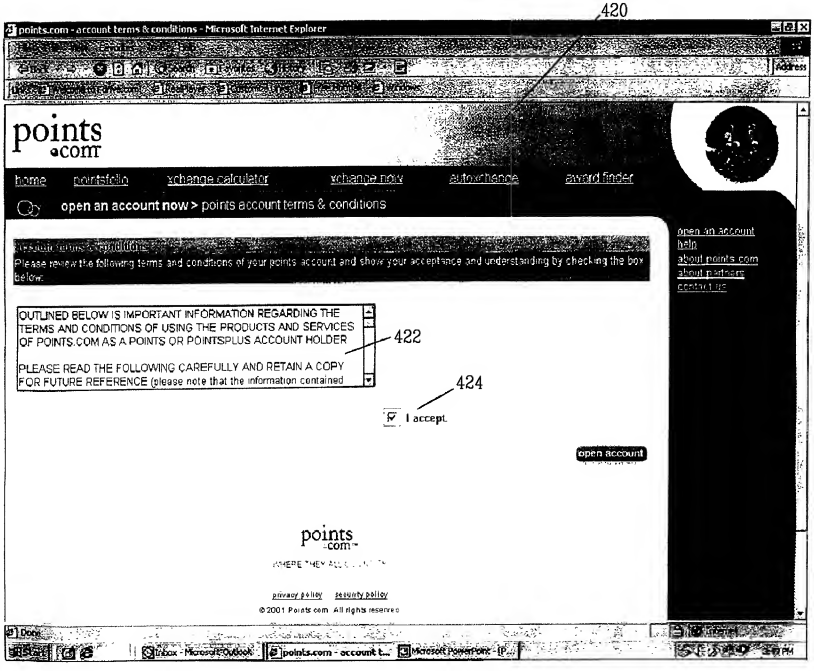

420
points.com - account terms & conditions - Microsoft Internet Explorer
points .com
home
pointsfolio
xchange calculator
xchange now
autoxchange
award finder
open an account now > points account terms & conditions
open an account
help
about points.com
about partners
contact us
Please review the following terms and conditions of your points account and show your acceptance and understanding by checking the box below.
OUTLINED BELOW IS IMPORTANT INFORMATION REGARDING THE TERMS AND CONDITIONS OF USING THE PRODUCTS AND SERVICES OF POINTS.COM AS A POINTS OR POINTSPLUS ACCOUNT HOLDER
PLEASE READ THE FOLLOWING CAREFULLY AND RETAIN A COPY FOR FUTURE REFERENCE (please note that the information contained
422
424
I accept.
open account
points .com
privacy policy
security policy
© 2001 Points.com All rights reserved
Done
Inbox - Microsoft Outlook
points.com - account t...
Microsoft PowerPoint - [P...

FIG. 4C

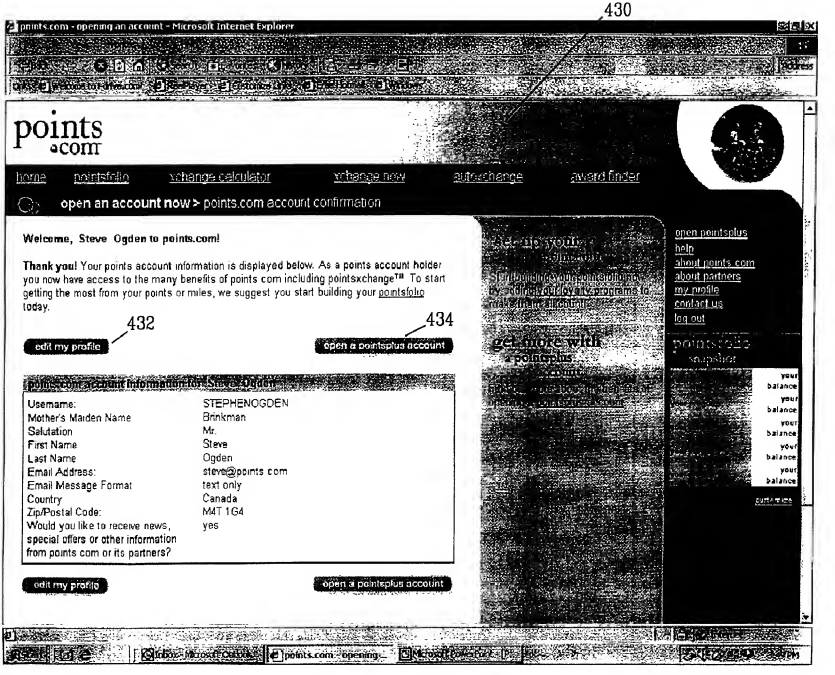

430
points.com - opening an account - Microsoft Internet Explorer
points .com
home
pointsfolio
xchange calculator
xchange now
autoxchange
award finder
open an account now > points.com account confirmation
Welcome, Steve Ogden to points.com!
Thank you! Your points account information is displayed below. As a points account holder you now have access to the many benefits of points.com including pointsxchange™. To start getting the most from your points or miles, we suggest you start building your pointsfolio today.
432
edit my profile
434
open a pointsplus account
points.com account information for Steve Ogden
Username: STEPHENOGDEN
Mother's Maiden Name: Brinkman
Salutation: Mr.
First Name: Steve
Last Name: Ogden
Email Address: steve@points.com
Email Message Format: text only
Country: Canada
Zip/Postal Code: M4T 1G4
Would you like to receive news, special offers or other information from points.com or its partners? yes
edit my profile
open a pointsplus account
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
your balance
your balance
your balance
your balance
your balance

FIG. 4D

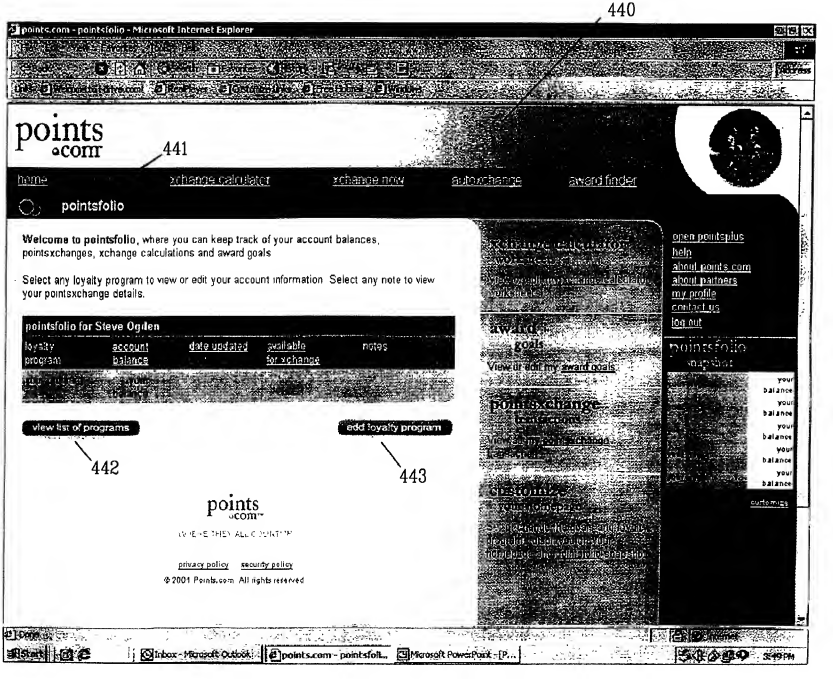

440
points.com - pointsfolio - Microsoft Internet Explorer
points .com
441
home
xchange calculator
xchange now
autoxchange
award finder
pointsfolio
Welcome to pointsfolio, where you can keep track of your account balances, pointsxchanges, xchange calculations and award goals
Select any loyalty program to view or edit your account information. Select any note to view your pointsxchange details.
pointsfolio for Steve Ogden
loyalty program
account balance
date updated
available for xchange
notes
view list of programs
add loyalty program
442
443
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
privacy policy
security policy
© 2001 Points.com All rights reserved

FIG. 4E

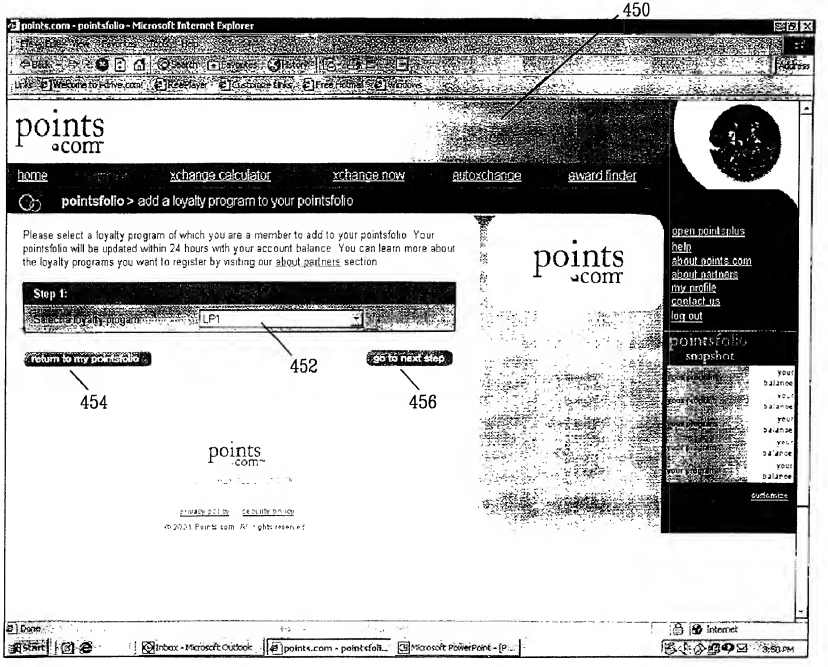

450
points.com - pointsfolio - Microsoft Internet Explorer
points .com
home
xchange calculator
xchange now
autoxchange
award finder
pointsfolio > add a loyalty program to your pointsfolio
Please select a loyalty program of which you are a member to add to your pointsfolio. Your pointsfolio will be updated within 24 hours with your account balance. You can learn more about the loyalty programs you want to register by visiting our about partners section
Step 1:
LP1
452
return to my pointsfolio
454
go to next step
456
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
your balance
Done
Internet
Start
Inbox - Microsoft Outlook
points.com - pointsfolio...
Microsoft PowerPoint - [P...
3:50 PM

FIG. 4F

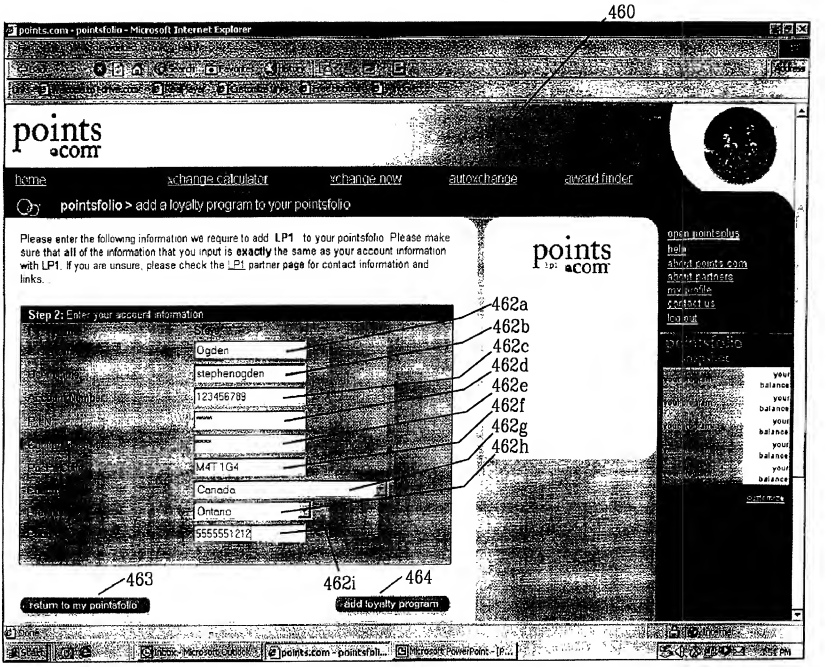

460
points.com - pointsfolio - Microsoft Internet Explorer
points .com
home
xchange calculator
xchange now
autoxchange
award finder
pointsfolio > add a loyalty program to your pointsfolio
Please enter the following information we require to add LP1 to your pointsfolio. Please make sure that all of the information that you input is exactly the same as your account information with LP1. If you are unsure, please check the LP1 partner page for contact information and links.
Step 2: Enter your account information
Ogden
stephenogden
123456789
M4T 1G4
Canada
Ontario
5555551212
462a
462b
462c
462d
462e
462f
462g
462h
462i
463
464
return to my pointsfolio
add loyalty program
open pointsplus
help
about points.com
about partners
my profile
contact us
log out

FIG. 4G

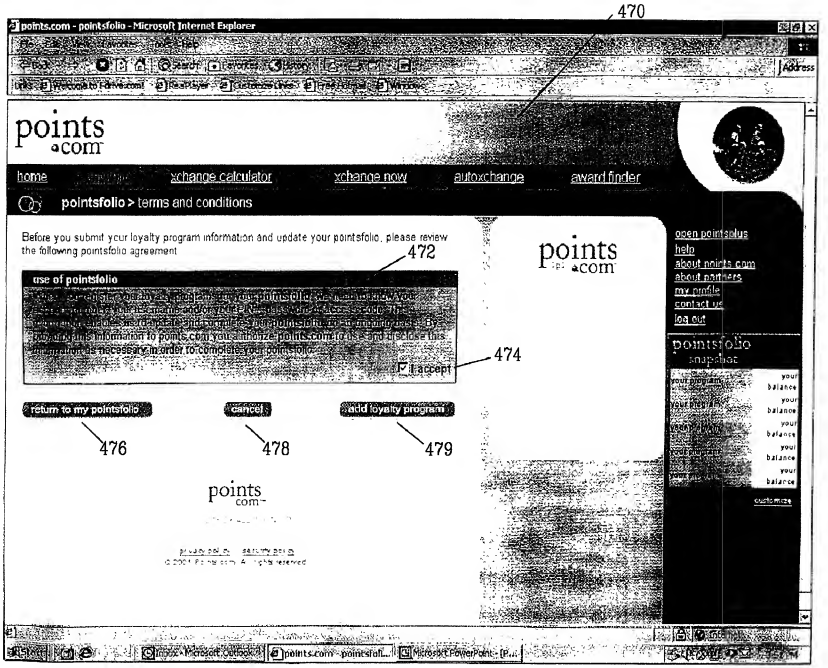

470
points.com - pointsfolio - Microsoft Internet Explorer
points .com
home
xchange calculator
xchange now
autoxchange
award finder
pointsfolio > terms and conditions
Before you submit your loyalty program information and update your pointsfolio, please review the following pointsfolio agreement
472
use of pointsfolio
474
I accept
return to my pointsfolio
cancel
add loyalty program
476
478
479
points .com
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio
snapshot
customize

FIG. 4H

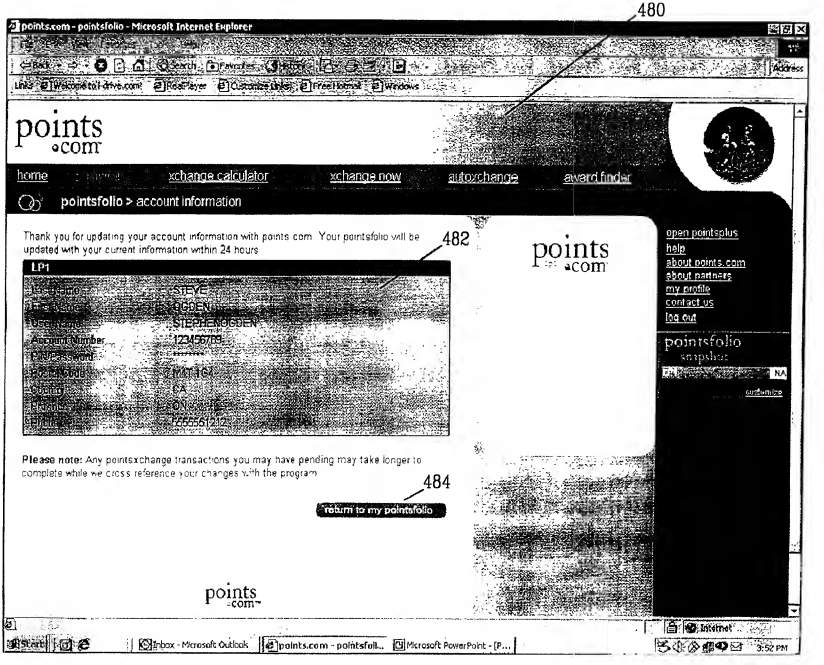

480
points.com - pointsfolio - Microsoft Internet Explorer
points .com
home
xchange calculator
xchange now
autoxchange
award finder
pointsfolio > account information
Thank you for updating your account information with points.com. Your pointsfolio will be updated with your current information within 24 hours
482
LP1
STEVE
STEPHEN OGDEN
Account Number
123456789
points .com
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio
snapshot
customize
Please note: Any pointsxchange transactions you may have pending may take longer to complete while we cross reference your changes with the program
484
return to my pointsfolio
points .com
Inbox - Microsoft Outlook
points.com - pointsfoli...
Microsoft PowerPoint - [P...
Internet
3:52 PM

FIG. 4I

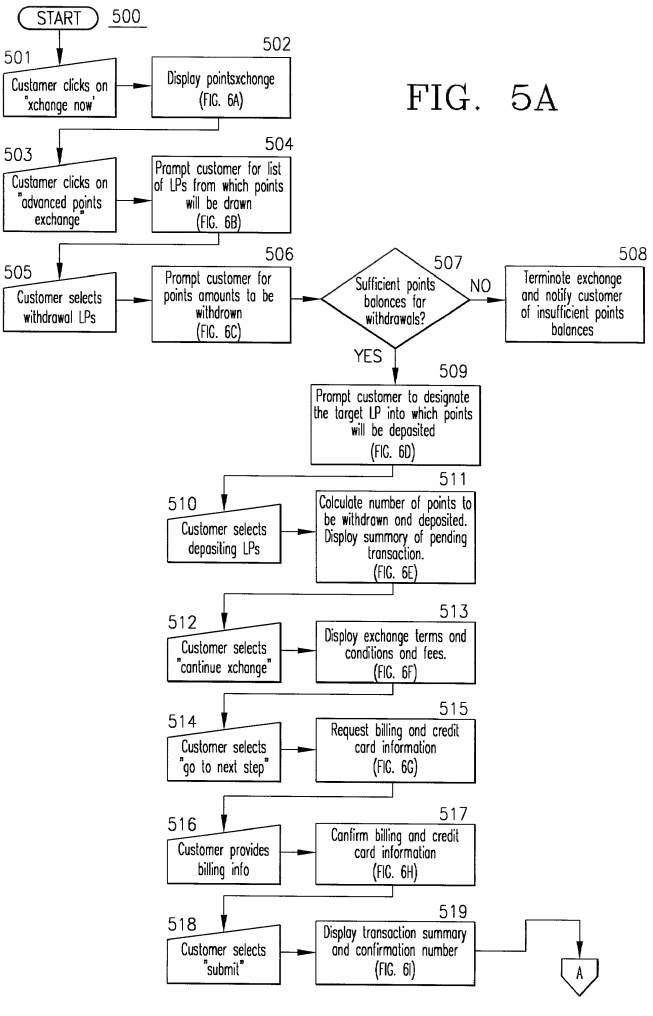

START
500
501
Customer clicks on "xchange now"
502
Display pointsxchange (FIG. 6A)
503
Customer clicks on "advanced points exchange"
504
Prompt customer for list of LPs from which points will be drawn (FIG. 6B)
505
Customer selects withdrawal LPs
506
Prompt customer for points amounts to be withdrawn (FIG. 6C)
507
Sufficient points balances for withdrawals?
NO
508
Terminate exchange and notify customer of insufficient points balances
YES
509
Prompt customer to designate the target LP into which points will be deposited (FIG. 6D)
510
Customer selects depositing LPs
511
Calculate number of points to be withdrawn and deposited. Display summary of pending transaction. (FIG. 6E)
512
Customer selects "cantinue xchange"
513
Display exchange terms and conditions and fees. (FIG. 6F)
514
Customer selects "go to next step"
515
Request billing and credit card information (FIG. 6G)
516
Customer provides billing info
517
Confirm billing and credit card information (FIG. 6H)
518
Customer selects "submit"
519
Display transaction summary and confirmation number (FIG. 6I)
A

FIG. 5A

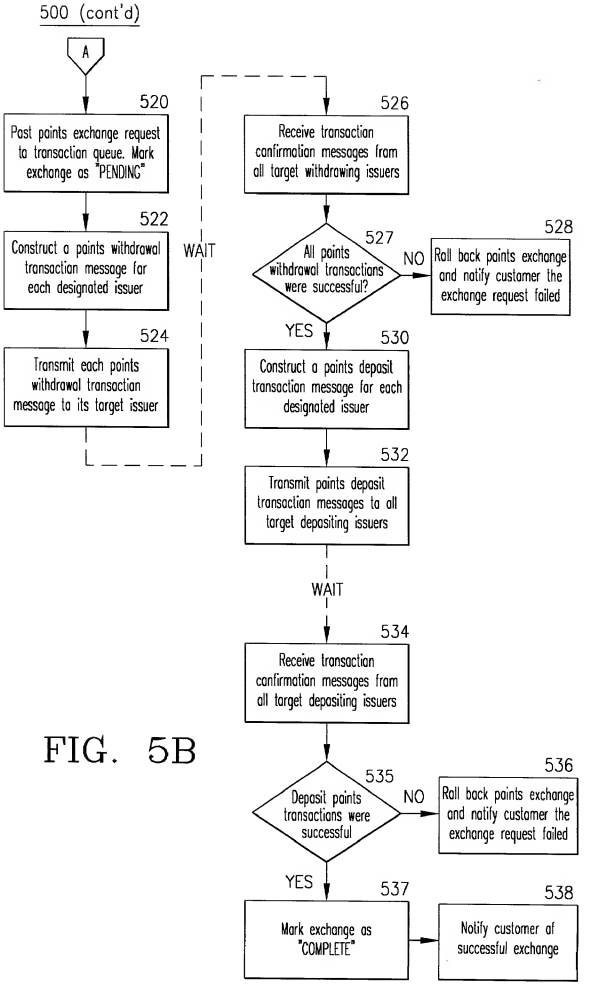

500 (cont'd)
A
520
Post points exchange request to transaction queue. Mark exchange as "PENDING"
522
Construct a points withdrawal transaction message for each designated issuer
524
Transmit each points withdrawal transaction message to its target issuer
WAIT
526
Receive transaction confirmation messages from all target withdrawing issuers
527
All points withdrawal transactions were successful?
NO
528
Roll back points exchange and notify customer the exchange request failed
YES
530
Construct a points deposit transaction message for each designated issuer
532
Transmit points deposit transaction messages to all target depositing issuers
WAIT
534
Receive transaction confirmation messages from all target depositing issuers
535
Deposit points transactions were successful
NO
536
Roll back points exchange and notify customer the exchange request failed
YES
537
Mark exchange as "COMPLETE"
538
Notify customer of successful exchange

FIG. 5B

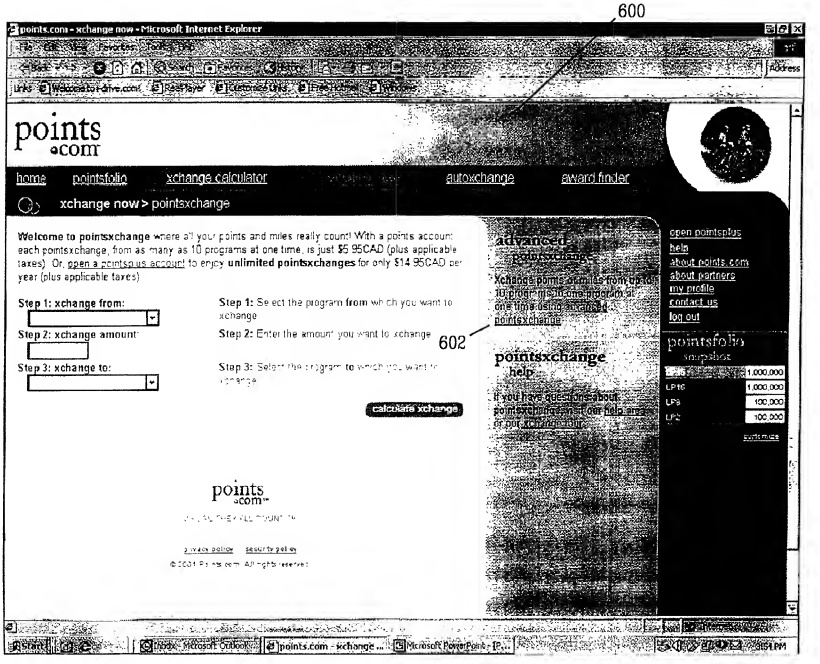

600
points.com - xchange now - Microsoft Internet Explorer
points
.com
home
pointsfolio
xchange calculator
autoxchange
award finder
xchange now > pointsxchange
Welcome to pointsxchange where all your points and miles really count! With a points account each pointsxchange, from as many as 10 programs at one time, is just $5.95CAD (plus applicable taxes). Or, open a pointsplus account to enjoy unlimited pointsxchanges for only $14.95CAD per year (plus applicable taxes)
Step 1: xchange from:
Step 2: xchange amount:
Step 3: xchange to:
Step 1: Select the program from which you want to xchange
Step 2: Enter the amount you want to xchange
Step 3: Select the program to which you want to xchange
calculate xchange
602
pointsxchange
help
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio
snapshot
LP15
1,000,000
LP8
100,000
LP2
100,000
customize

FIG. 6A

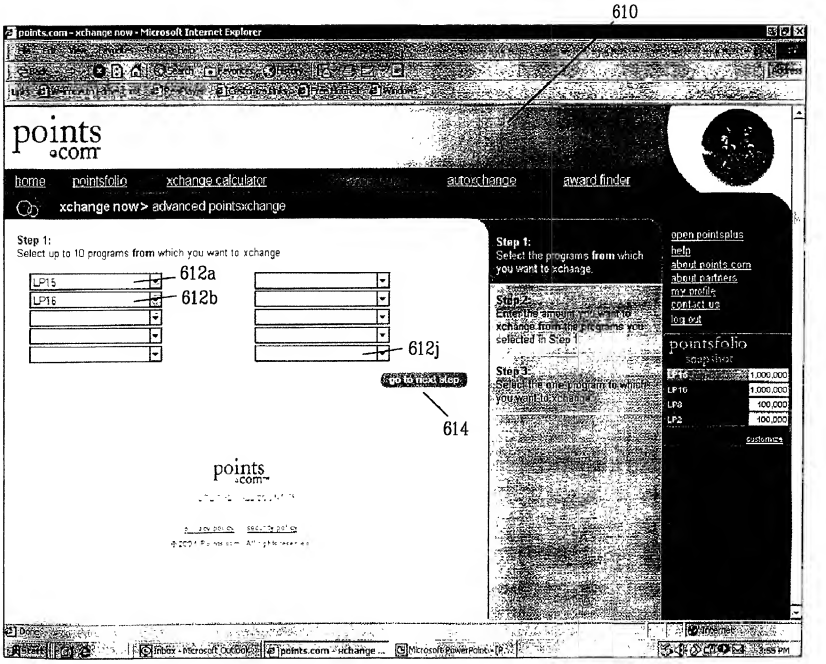

610
points.com - xchange now - Microsoft Internet Explorer
points .com
home
pointsfolio
xchange calculator
autoxchange
award finder
xchange now> advanced pointsxchange
Step 1:
Select up to 10 programs from which you want to xchange
LP15
LP16
612a
612b
612j
go to next step
614
Step 1:
Select the programs from which you want to xchange.
Step 2:
Step 3:
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio
snapshot
LP15 1,000,000
LP10 1,000,000
LP9 100,000
LP2 100,000
customize

FIG. 6B

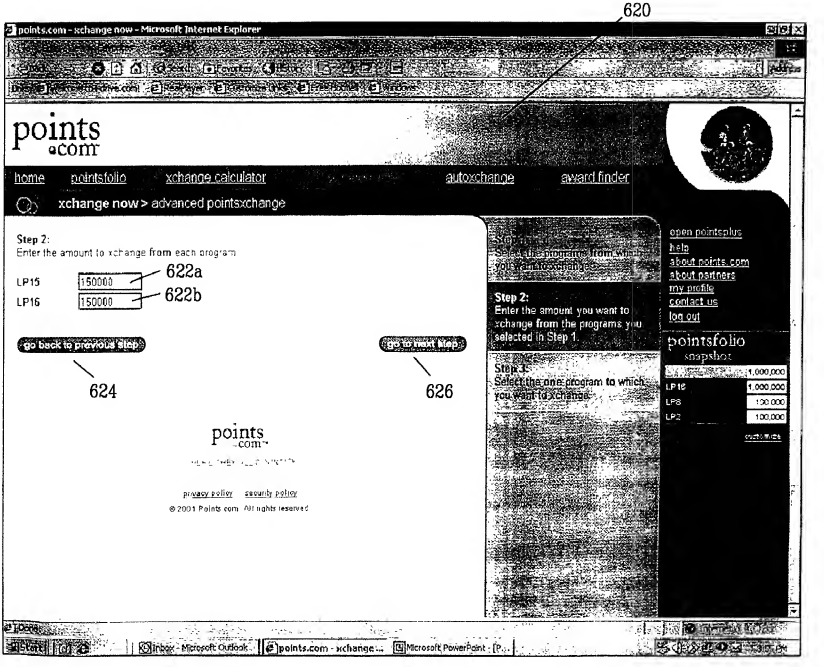

620
points.com - xchange now - Microsoft Internet Explorer
points .com
home
pointsfolio
xchange calculator
autoxchange
award finder
xchange now > advanced pointsxchange
Step 2:
Enter the amount to xchange from each program
LP15
150000
622a
LP16
150000
622b
go back to previous step
624
go to next step
626
Step 2:
Enter the amount you want to xchange from the programs you selected in Step 1
Step 3:
Select the point program to which you want to xchange
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio
snapshot
1,000,000
LP15
1,000,000
LP8
100,000
LP2
100,000
customize
points .com
privacy policy
security policy
© 2001 Points.com All rights reserved
Inbox - Microsoft Outlook
points.com - xchange ...
Microsoft PowerPoint - [P...

FIG. 6C

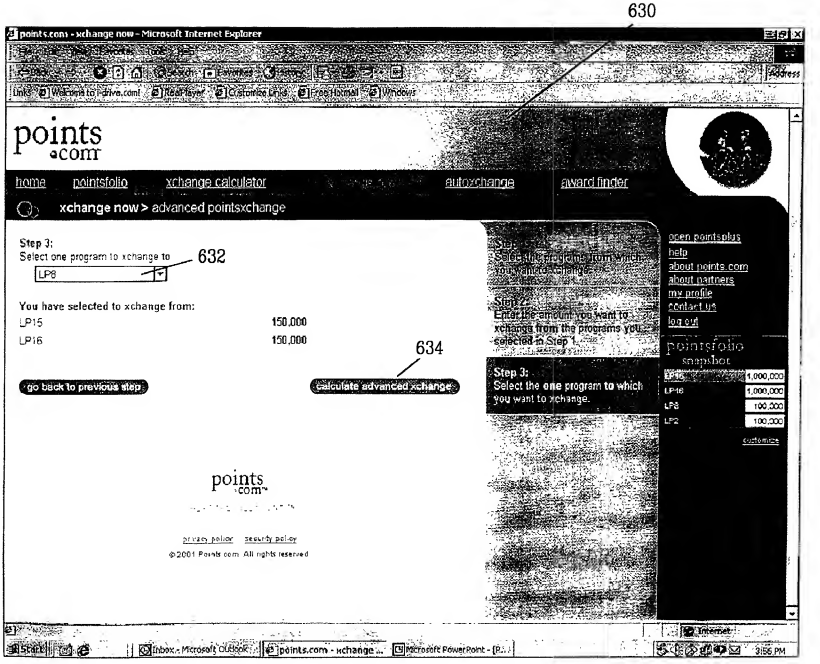

630
points.com - xchange now - Microsoft Internet Explorer
points .com
home
pointsfolio
xchange calculator
autoxchange
award finder
xchange now > advanced pointsxchange
Step 3:
Select one program to xchange to
632
LP8
You have selected to xchange from:
LP15 150,000
LP16 150,000
634
go back to previous step
calculate advanced xchange
Step 3:
Select the one program to which you want to xchange.
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
customize
privacy policy
security policy
©2001 Points.com All rights reserved

FIG. 6D

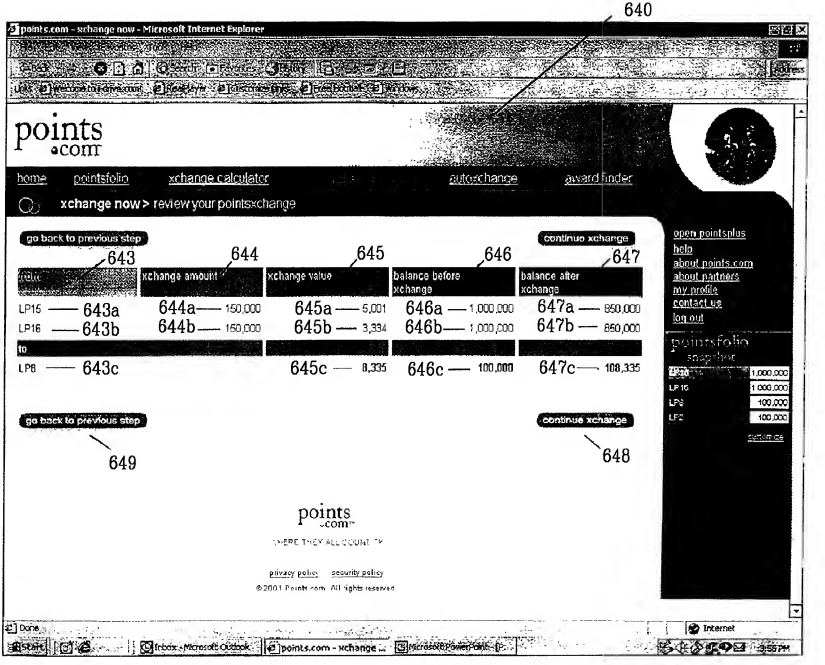

640
points.com - xchange now - Microsoft Internet Explorer
points .com
home
pointsfolio
xchange calculator
auto-xchange
award finder
xchange now > review your points xchange
go back to previous step
continue xchange
643
644
645
646
647
route
xchange amount
xchange value
balance before xchange
balance after xchange
LP15 643a 644a 150,000 645a 5,001 646a 1,000,000 647a 850,000
LP16 643b 644b 150,000 645b 3,334 646b 1,000,000 647b 850,000
to
LP8 643c 645c 8,335 646c 100,000 647c 108,335
go back to previous step
continue xchange
649
648
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
LP15 1,000,000
LP16 1,000,000
LP8 100,000
LP2 100,000
customize
points .com
WHERE THEY ALL COUNT
privacy policy
security policy
©2001 Points.com. All rights reserved.
Done
Internet
Inbox - Microsoft Outlook
points.com - xchange ...
Microsoft PowerPoint

FIG. 6E

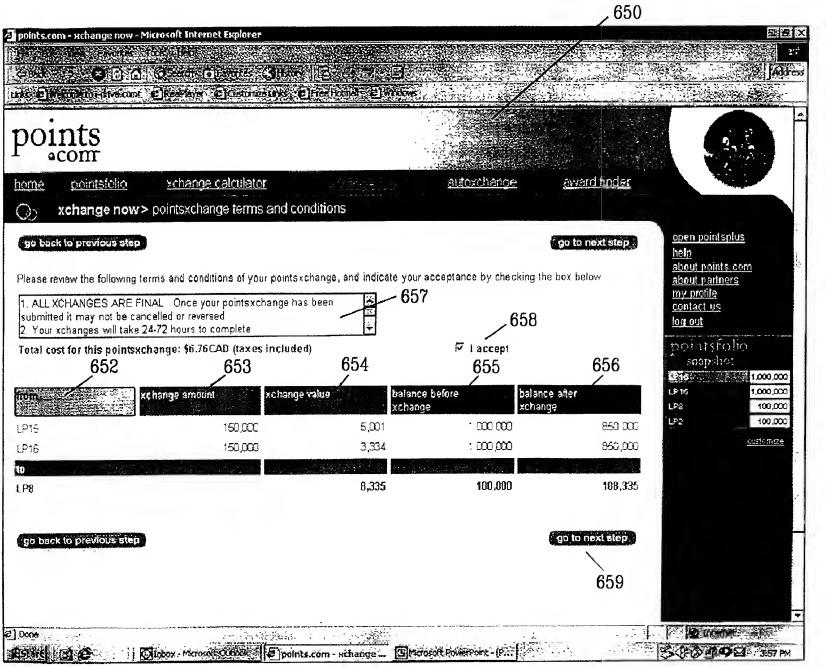

650
points.com - xchange now - Microsoft Internet Explorer
points
home
pointsfolio
xchange calculator
autoxchange
award finder
xchange now> pointsxchange terms and conditions
go back to previous step
go to next step
Please review the following terms and conditions of your pointsxchange, and indicate your acceptance by checking the box below
1. ALL XCHANGES ARE FINAL Once your pointsxchange has been submitted it may not be cancelled or reversed
2. Your xchanges will take 24-72 hours to complete
657
658
Total cost for this pointsxchange: $6.76CAD (taxes included)
I accept
652
653
654
655
656
xchange amount
xchange value
balance before xchange
balance after xchange
LP15 150,000 5,001 1,000,000 850,000
LP16 150,000 3,334 1,000,000 850,000
LP8 8,335 100,000 108,335
go back to previous step
go to next step
659
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
LP16 1,000,000
LP2 100,000
LP2 100,000
customize

FIG. 6F

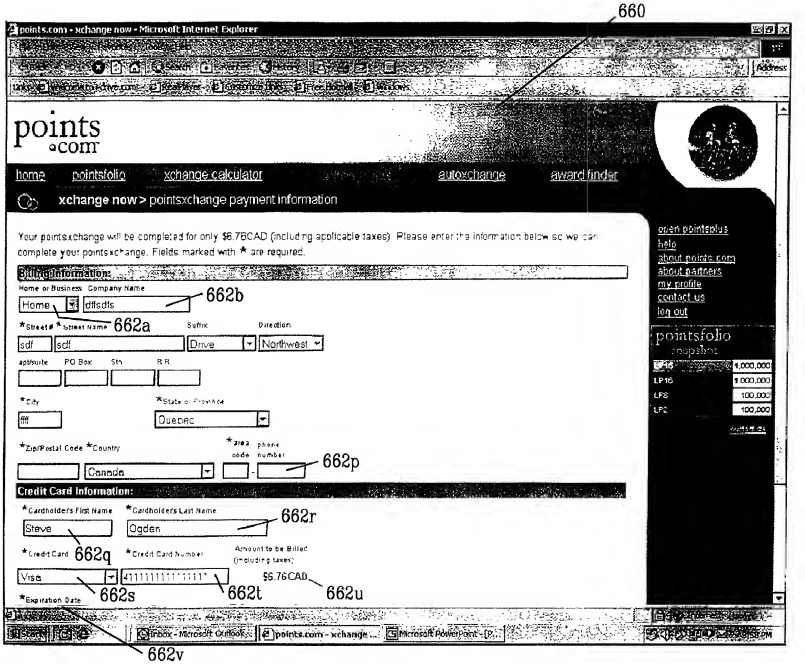

660
points.com - xchange now - Microsoft Internet Explorer
points .com
home
pointsfolio
xchange calculator
autoxchange
award finder
xchange now > pointsxchange payment information
Your pointsxchange will be completed for only $6.76CAD (including applicable taxes). Please enter the information below so we can complete your pointsxchange. Fields marked with * are required.
Billing Information:
Home or Business
Company Name
Home
dfsdfs
662b
*Street #
*Street Name
662a
Suffix
Direction
sdf
sdf
Drive
Northwest
apt/suite
PO Box
Stn
R.R.
*City
*State or Province
fff
Quebec
*Zip/Postal Code
*Country
*area code
phone number
Canada
662p
Credit Card Information:
*Cardholder's First Name
*Cardholder's Last Name
Steve
Ogden
662r
*Credit Card
662q
*Credit Card Number
Amount to be Billed (including taxes)
Visa
411111111111111
$6.76CAD
662s
662t
662u
*Expiration Date
662v
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio
snapshot
LP1K
1,000,000
LP1K
1,000,000
LP5
100,000
LP2
100,000
Inbox - Microsoft Outlook
points.com - xchange ...
Microsoft PowerPoint - [D...

FIG. 6G

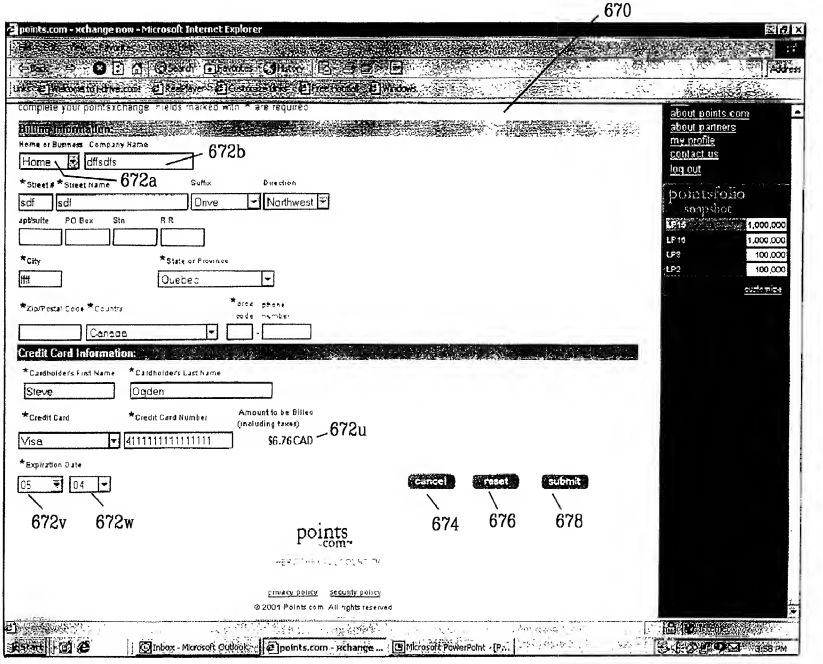

670
points.com - xchange now - Microsoft Internet Explorer
complete your points xchange. Fields marked with * are required
Billing Information:
Home or Business
Company Name
Home
dffsdfs
672b
*Street # *Street Name
672a
Suffix
Direction
sdf
sdf
Drive
Northwest
apt/suite
PO Box
Stn
RR
*City
*State or Province
fff
Quebec
*Zip/Postal Code
*Country
*area code
phone number
Canada
Credit Card Information:
*Cardholder's First Name
*Cardholder's Last Name
Steve
Ogden
*Credit Card
*Credit Card Number
Amount to be Billed (including taxes)
Visa
4111111111111111
$6.76 CAD
672u
*Expiration Date
05
04
672v
672w
cancel
reset
submit
674
676
678
about points.com
about partners
my profile
contact us
log out
points snapshot
LP10
1,000,000
LP10
1,000,000
LP3
100,000
LP3
100,000
customize
points .com
privacy policy
security policy
© 2001 Points.com All rights reserved
Inbox - Microsoft Outlook
points.com - xchange ...
Microsoft PowerPoint - [P...

FIG. 6H

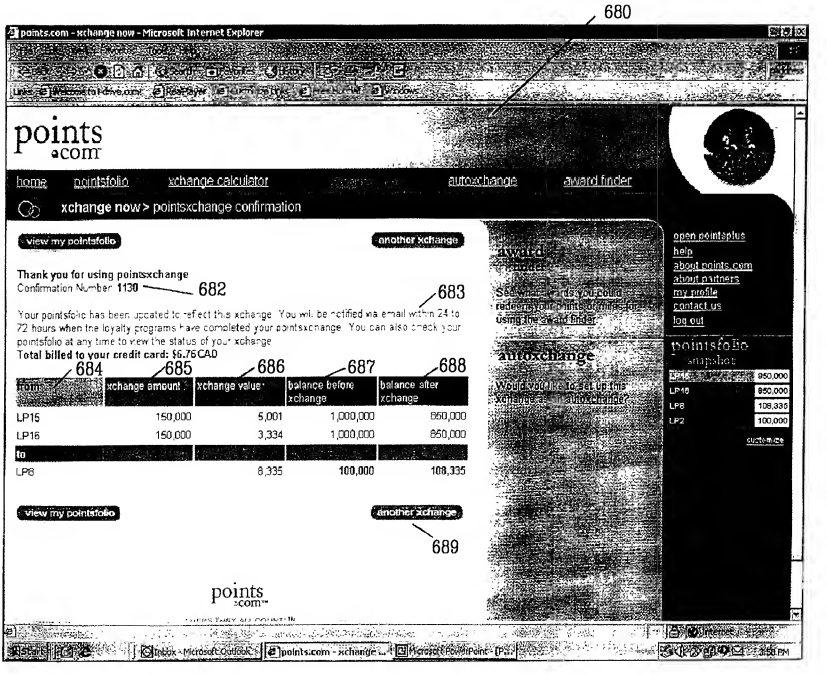

680
points.com - xchange now - Microsoft Internet Explorer
points .com
home
pointsfolio
xchange calculator
autoxchange
award finder
xchange now > pointsxchange confirmation
view my pointsfolio
another xchange
Thank you for using pointsxchange
Confirmation Number: 1130
682
683
Your pointsfolio has been updated to reflect this xchange. You will be notified via email within 24 to 72 hours when the loyalty programs have completed your pointsxchange. You can also check your pointsfolio at any time to view the status of your xchange.
Total billed to your credit card: $6.76 CAD
684
685
686
687
688
from
xchange amount
xchange value
balance before xchange
balance after xchange
LP15 150,000 5,001 1,000,000 850,000
LP16 150,000 3,334 1,000,000 850,000
to
LP8 8,335 100,000 108,335
view my pointsfolio
another xchange
689
points .com
award finder
autoxchange
open pointsplus
help
about points.com
about partners
my profile
contact us
log out
pointsfolio snapshot
LP15 850,000
LP16 850,000
LP8 108,335
LP2 100,000
customize

FIG. 6I

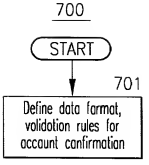
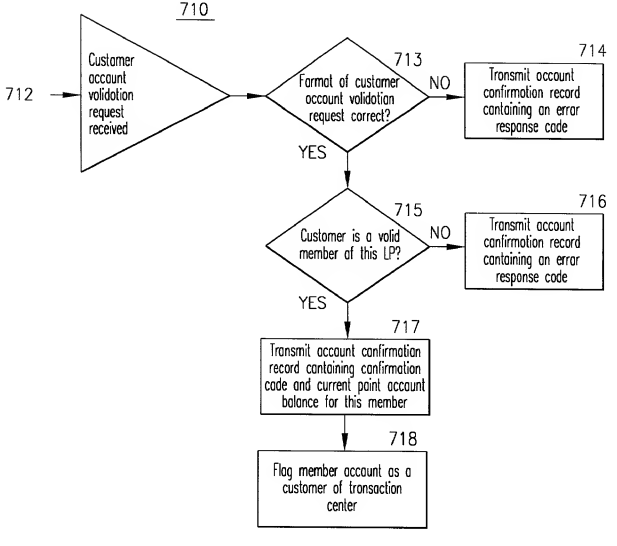

700
START
701
Define data format, validation rules for account confirmation

FIG. 7A

FIG. 7B


710
712
Customer account validation request received
713
Format of customer account validation request correct?
NO
714
Transmit account confirmation record containing an error response code
YES
715
Customer is a valid member of this LP?
NO
716
Transmit account confirmation record containing an error response code
YES
717
Transmit account confirmation record containing confirmation code and current point account balance for this member
718
Flag member account as a customer of transaction center

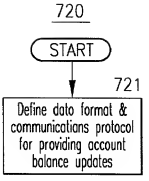


FIG. 7C

FIG. 7D

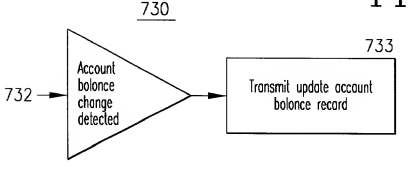
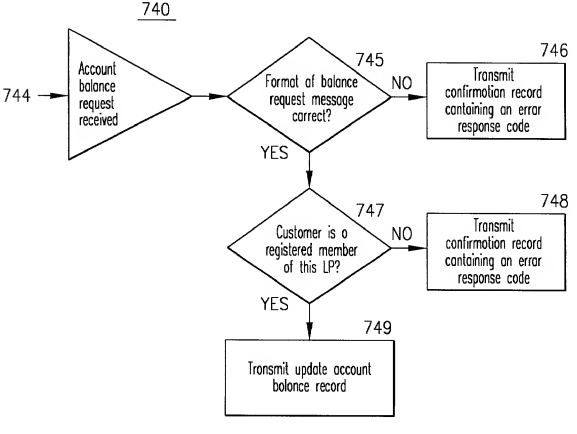


FIG. 7E



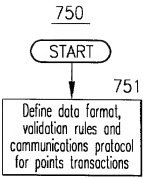


FIG. 7F

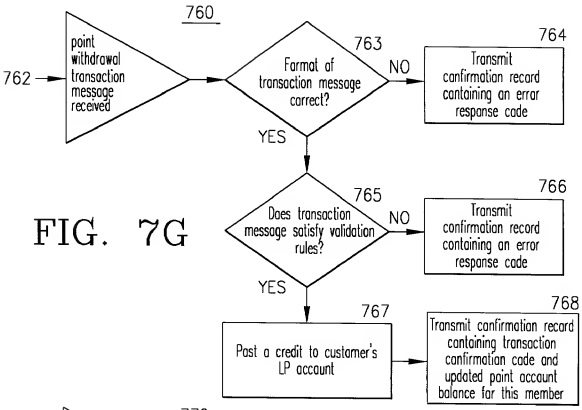


FIG. 7G

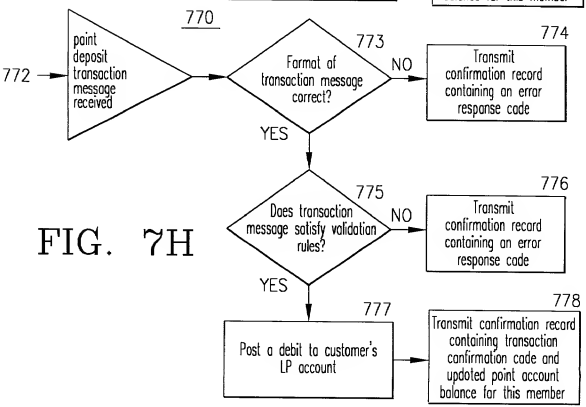
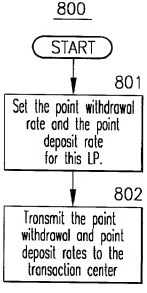


FIG. 7H

FIG. 8


800
START
801
Set the point withdrawal rate and the point deposit rate for this LP.
802
Transmit the point withdrawal and point deposit rates to the transaction center

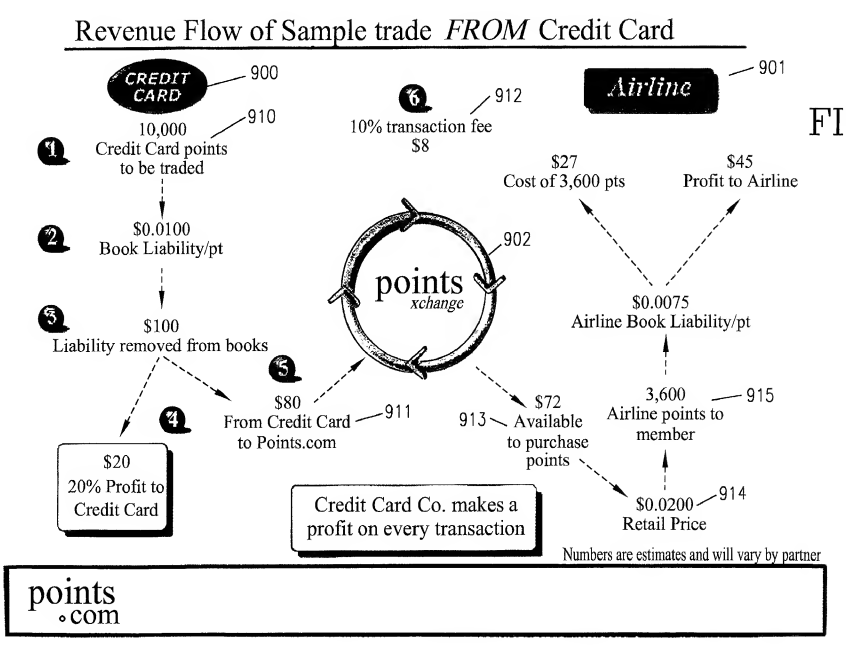

Revenue Flow of Sample trade *FROM* Credit Card
CREDIT CARD
900
10,000
Credit Card points to be traded
910
1
$0.0100
Book Liability/pt
2
$100
Liability removed from books
3
$20
20% Profit to Credit Card
4
$80
From Credit Card to Points.com
911
5
points xchange
902
6
10% transaction fee
$8
912
$72
Available to purchase points
913
Airline
901
$27
Cost of 3,600 pts
$45
Profit to Airline
$0.0075
Airline Book Liability/pt
3,600
Airline points to member
915
$0.0200
Retail Price
914
Credit Card Co. makes a profit on every transaction
Numbers are estimates and will vary by partner
points .com

FIG. 9

FIG. 10

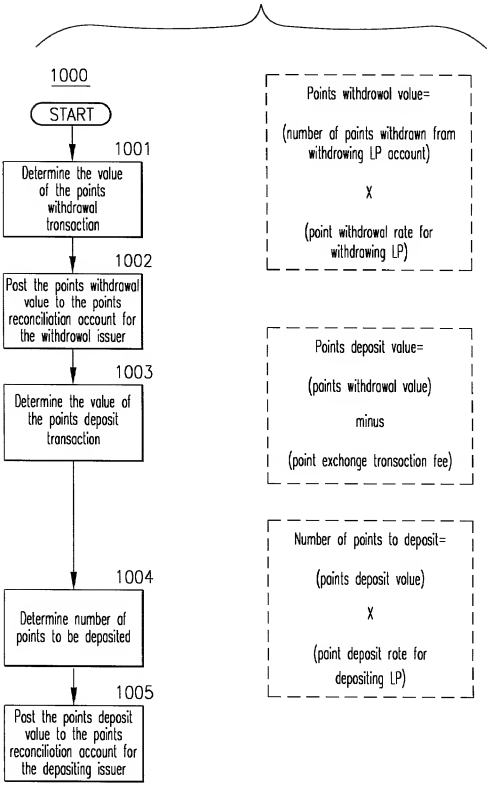

1000
START
1001
Determine the value of the points withdrawal transaction
1002
Post the points withdrawal value to the points reconciliation account for the withdrawal issuer
1003
Determine the value of the points deposit transaction
1004
Determine number of points to be deposited
1005
Post the points deposit value to the points reconciliation account for the depositing issuer
Points withdrawal value=
(number of points withdrawn from withdrawing LP account)
X
(point withdrawal rate for withdrawing LP)
Points deposit value=
(points withdrawal value)
minus
(point exchange transaction fee)
Number of points to deposit=
(points deposit value)
X
(point deposit rate for depositing LP)

FIG. 11

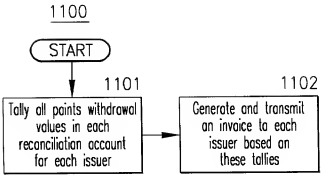
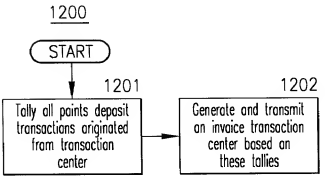

1100
START
1101
Tally all points withdrawal values in each reconciliation account for each issuer
1102
Generate and transmit an invoice to each issuer based on these tallies

FIG. 12


1200
START
1201
Tally all points deposit transactions originated from transaction center
1202
Generate and transmit an invoice transaction center based on these tallies